

**ABOUT THIS DOCUMENT**

Please note that this policy summary does not contain the full terms and conditions of the contract of insurance, which can be found in the insurance document.

**INSURER**

Equity Red Star is managed by Equity Syndicate Management Ltd which is authorised and regulated by the Financial Services Authority. Our FSA registration number is 204851.

**TYPE OF INSURANCE AND COVER**

Equity Red Star offers Personal Accident insurance cover.

Cover specific features and benefits (referenced to the sections contained in the insurance document or any endorsement to the document).

**Personal Accident**

**We** will pay the sum insured selected and shown in the schedule if an **insured person** suffers **bodily injury** during the **period of insurance** which results in any of the following.

- Accidental Death
- **Loss of Sight** in one or both eyes
- **Loss of a Limb** or limbs
- **Permanent Total Disability**

**Additional benefits in the event of a road rage assault**

- **Hospital** daily cash benefit of £100 per day but not beyond 30 days
- **Emergency Dental Treatment** up to £250
- Clothing & **Personal Effects** up to £150
- Five sessions of stress counselling following a claim for **bodily injury**

**SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS**

Personal Accident

**We** will not pay the following.

- the sum insured for '**Loss of Sight**' or '**Loss of Limb**' or '**Permanent Total Disability**' if the loss or disability results in death within 52 weeks of an accident.
- Claims arising from physical or mental conditions or disabilities of a recurring or chronic nature from which the **Insured Person(s)** suffered and was known to suffer, prior to the start of the Insurance.
- Any surgery or treatment that is not medically necessary, cosmetic surgery, reversing cosmetic surgery, or any corrective treatment needed as a result of previous cosmetic surgery.

**We** will not pay the following in the event of a road rage assault

- **Hospital** daily cash benefit for more than 30 days and for the first night unless two or more nights are spent in **Hospital**.
- **Emergency Dental Treatment** for the first £25 each and every loss
- Clothing and **Personal Effects**
  - the first £25 of each and every loss,
  - motorcycle vehicles and their accessories
  - theft unless the motorcycle is stolen at the same time, or as a result of the use of force and violence
  - wear and tear
  - loss of money, stamps, tickets, documents and property insured under any other policy

**Special conditions applying to Personal Effects**

- a) The most **we** will pay for any single article is £150;
- b) Where an article is under two years old and proof of purchase can be provided, **we** will pay the full replacement value, subject to the policy conditions. For items over two years old, **we** will pay the value of the article as at the date of loss or damage after allowing for wear and tear.

**We** will not pay a claim if an **Insured Person**:

- has attained 76 years of age
- is not normally resident in the United Kingdom
- is using the vehicle for hire or reward, racing competitions, rallies, trials, speed testing or in connection with the motor trade.
- Is using the the vehicle for courier or messenger services
- Is using the vehicle for business or in connection with employment other than daily travel between home and place of work
- Is under the influence of alcohol or drugs

This insurance runs concurrently with **your** Motorcycle Insurance Policy. In the event of cancellation/non-renewal of **your** Motorcycle Insurance Policy all cover under this insurance shall cease.

## **PERIOD OF INSURANCE**

The insurance offered is normally a 12-month contract which may be renewed each year. Renewal will be subject to the terms and conditions that apply at the time of renewal.

## **CANCELLATION**

**You** may cancel the insurance at any time by sending **us** written notice and returning the insurance documents.

This insurance runs concurrently with **your** Motorcycle Insurance Policy. In the event of cancellation/non-renewal of **your** Motorcycle Insurance Policy all cover under this insurance shall cease.

## **Your right to change your mind**

**You** may cancel the insurance, without giving reason, by sending **us** written notice and returning the insurance documents within 14 days of it starting or (if later) within 14 days of **you** receiving the insurance documents. **We** will refund **your** premium in full.

## **HOW TO CLAIM**

If a claim occurs **you** must contact The AA on 0845 337 3794 or report it to CEGA as soon as possible. Please phone CEGA Claims Service on +44(0)1243 621233.

## **COMPLAINTS**

If **you** have any cause to complain about **your** insurance, or **us**, please contact **your** insurance adviser who arranged the insurance for **you**.

Having contacted **your** adviser, if **you** are still not satisfied with the way a complaint has been dealt with, **you** should write to the Chief Executive of Equity Red Star at 52 Leadenhall Street, London EC3A 2BJ. When **you** do this, quote **your** insurance document number, as it will help **us** to deal with **your** complaint promptly.

After this action, if **you** are still not satisfied with the way a complaint has been dealt with, **you** should refer **your** case to Lloyd's. The address is Policyholder & Market Assistance, Lloyd's Market Services, One Lime Street, London EC3M 7HA.

Having followed this procedure **your** complaint can be referred to the Financial Ombudsman Service (FOS). The address is The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

(These procedures do not affect **your** right to take legal action if necessary).

## **FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)**

If **Equity Red Star** is unable to meet it's liabilities under this insurance, **you** may be entitled to compensation from the FSCS. A claim is protected for 90% without any upper limit. For compulsory types of insurance the claim will be met in full. **You** can get further information about the compensation scheme arrangements from the FSCS. Information can be obtained on request, or by visiting the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk)

## **LANGUAGE AND LAW APPLYING TO THE INSURANCE**

This insurance is written in English and all communications about it will be in English. Unless **we** have agreed otherwise with **you**, English law will apply to this insurance.